

U.S. Rep. Suzanne Kosmas on health-care-reform: Fiscally sound, offers common-sense fixes

By Suzanne Kosmas | Guest columnist

Orlando Sentinel

April 1, 2010

Last week, we enacted fiscally responsible health-insurance-reform legislation that represents a critical step toward stabilizing our health-care system and our economy. Because a great deal of misinformation surrounds this legislation, it is important to address some of the most common questions that are causing unnecessary concerns.

First, if you like the insurance that you currently have, you can keep it and continue to choose your doctors. Additionally, under health-care reform, you will have increased options, fewer out-of-pocket costs and more-secure coverage.

Second, if you are a Medicare beneficiary, you will not lose the benefits and services you have been promised. In fact, seniors on Medicare will receive added benefits, such as lower prescription-drug costs, a better emphasis on quality care and no out-of-pocket costs on preventive care.

Third, if you are a veteran or active-duty service member receiving VA or Tricare benefits, you will not have any changes. This Congress has increased benefits for veterans significantly, and nothing in reform changes your benefits. Your coverage counts toward any insurance requirements. These facts have been confirmed by Veterans Affairs Secretary Eric Shinseki, numerous veterans organizations and Defense Secretary Robert Gates.

Reform finally will hold insurance companies accountable and end the most egregious of the industry's practices. Those with pre-existing conditions will be covered. Insurance companies will no longer be able to take away your coverage if you get sick or put arbitrary caps on coverage that send our friends and neighbors into bankruptcy. And women will no longer be charged excessive, discriminatory rates.

Small businesses will benefit greatly under health-insurance reform. This year, businesses with 25 or fewer employees that want to provide coverage will receive tax credits. As competitive health-insurance exchanges get up and running, small firms will be able to pool together to purchase better, more-affordable insurance. Businesses with fewer than 50 employees are exempt from requirements to provide coverage, so small businesses will not be shouldering an unfair burden.

Individuals and families who are unable to find affordable coverage in the open market will be able to access tax credits and new choices through the competitive insurance exchanges.

As I have considered health-insurance reform, a critical priority in my decision-making has been that reform must be fiscally sound. Unlike the original health-care bill before the House, the reform bill that I supported is fiscally responsible and takes critical steps to rein in health-care costs that are overwhelming our economy. This reform represents the single largest deficit-reduction effort in more than a decade, reducing the deficit by more than \$140 billion in the first 10 years

and \$1.3 trillion in the decade to follow.

Many provisions of reform will take effect this year, such as covering children with pre-existing conditions, eliminating rescissions, giving seniors in the doughnut hole rebates for their prescriptions and allowing young adults to stay on their family's plan until age 26.

I understand and share the frustration of many of my constituents with the process that led to this point. Partisan bickering, backroom deals and media spin are emblematic of the problems in Washington that stymie our efforts to come together as a nation.

Despite these problems, the fiscally responsible health-insurance-reform bill represents the changes needed to put the economy and our health-care system on a sustainable and positive path. It is a bill that includes numerous ideas from both Republicans and Democrats.

When I ran for office, I made a commitment to families, seniors and businesses in Florida's 24th District to be a voice for fiscally responsible, common-sense solutions and to work toward ensuring a brighter future for generations to come. This health-insurance-reform bill, while not perfect, meets those priorities, and that is why I voted yes.

U.S. Rep. Suzanne Kosmas, a Democrat from New Smyrna Beach, represents Florida's 24th Congressional District.